

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

WILLIAM JOSEPH ARMSTRONG

Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:19-10211 TPA

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

May 25, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 03/06/2019 and confirmed on 5/24/19 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		28,768.98
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		28,768.98

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	3,500.00	
Trustee Fee	1,380.21	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		4,880.21

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NEW RESIDENTIAL MORTGAGE LLC Acct: 0985	0.00	0.00	0.00	0.00
	NEW RESIDENTIAL MORTGAGE LLC Acct: 0985	0.00	0.00	0.00	0.00
	DIAMOND RESORTS FINANCIAL SVCS INC Acct: 7805	0.00	0.00	0.00	0.00
	US BANK NA** Acct: 5121	0.00	21,213.95	0.00	21,213.95
	US BANK NA** Acct: 5121	568.04	568.04	0.00	568.04
					21,781.99

Priority					
	DANIEL P FOSTER ESQ** Acct:	0.00	0.00	0.00	0.00
	WILLIAM JOSEPH ARMSTRONG Acct:	0.00	0.00	0.00	0.00
	FOSTER LAW OFFICES** Acct:	0.00	0.00	0.00	0.00
	DANIEL P FOSTER ESQ** Acct:	3,500.00	3,500.00	0.00	0.00

*** NONE ***

Unsecured					
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 5421	5,654.85	246.70	0.00	246.70
	CAPITAL ONE BANK (USA) NA BY AMERIC, Acct: 4060	4,030.35	175.83	0.00	175.83
	CAPITAL ONE BANK (USA) NA BY AMERIC, Acct: 7370	3,071.33	133.99	0.00	133.99
	CHASE BANK USA NA(*) Acct: 3398	5,140.64	224.28	0.00	224.28
	CHASE BANK USA NA(*) Acct: 7680	4,582.06	199.91	0.00	199.91
	LVNV FUNDING LLC	4,852.27	211.69	0.00	211.69

19-10211 TPA

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 8464				
	CLEVELAND CLINIC	0.00	0.00	0.00	0.00
	Acct: 1905				
	DIRECTV LLC BY AMERICAN INFOSOURC	148.39	6.47	0.00	6.47
	Acct: 1245				
	DISCOVER BANK(*)	9,927.57	433.11	0.00	433.11
	Acct: 4081				
	FIRST NATIONAL BANK OF PA(*)	0.00	0.00	0.00	0.00
	Acct: 0713				
	H AND R ACCOUNTS	0.00	0.00	0.00	0.00
	Acct: 2125				
	H AND R ACCOUNTS	0.00	0.00	0.00	0.00
	Acct: 3816				
	CAPITAL ONE NA**	318.27	13.89	0.00	13.89
	Acct: 4904				
	PNC BANK NA	10,564.64	460.91	0.00	460.91
	Acct: 3043				
	ROI/RECEIVABLES OUTSOURCING INC	0.00	0.00	0.00	0.00
	Acct: 3807				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4877				
	PNC BANK NA	0.00	0.00	0.00	0.00
	Acct: 3043				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	URSELA CHESS	0.00	0.00	0.00	0.00
	Acct:				
	MEADVILLE CARDIOLOGY CONSULTAN	0.00	0.00	0.00	0.00
	Acct:				
	MEADVILLE MEDICAL CENTER	0.00	0.00	0.00	0.00
	Acct:				
					2,106.78

TOTAL PAID TO CREDITORS

23,888.77

TOTAL CLAIMED

PRIORITY 0.00

SECURED 568.04

UNSECURED 48,290.37

Date: 05/25/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

WILLIAM JOSEPH ARMSTRONG

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-10211 TPA

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
William Joseph Armstrong
Debtor

Case No. 19-10211-TPA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 3

Date Rcvd: May 26, 2022

Form ID: pdf900

Total Noticed: 29

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 28, 2022:

Recip ID	Recipient Name and Address
db	+ William Joseph Armstrong, 21072 Steem Hill Road, Cochran, PA 16314-2614
15005992	+ Meadville Cardiology Consultants, 765 Liberty Street, Meadville, PA 16335-2566
15015640	+ ROI, PO Box 549, Lutherville Timonium, MD 21094-0549

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
15005982	+ Email/Text: BarclaysBankDelaware@tsico.com	May 26 2022 23:55:00	Barclays Bank Delaware, PO Box 8803, Wilmington, DE 19899-8803
15052130	Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:53:35	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15005983	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	May 26 2022 23:54:27	Capital One Bank Usa NA, Po Box 30281, Salt Lake City, UT 84130-0281
15047304	Email/PDF: bncnotices@becket-lee.com	May 26 2022 23:54:06	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
15030662	+ Email/Text: RASEBN@raslg.com	May 26 2022 23:55:00	Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
15005985	+ Email/PDF: Citi.BNC.Correspondence@citi.com	May 26 2022 23:54:30	Citicards Cbna, Po Box 6217, Sioux Falls, SD 57117-6217
15015638	Email/Text: bnc-capio@quantum3group.com	May 26 2022 23:55:00	Cleveland Clinic, PO Box 89410, Cleveland, OH 44101-6410
15015639	Email/Text: G06041@att.com	May 26 2022 23:55:00	DIRECTV, PO Box 6550, Englewood, CO 80155
15005987	Email/Text: mrdiscen@discover.com	May 26 2022 23:54:00	Discover Financial Services LLC, PO Box 15316, Wilmington, DE 19850
15005986	+ Email/Text: bankruptcy@diamondresorts.com	May 26 2022 23:55:00	Diamond Resorts FS, 10600 West Charleston Boulevard, Las Vegas, NV 89135-1260
15047399	Email/Text: G06041@att.com	May 26 2022 23:55:00	Directv, LLC, by American InfoSource as agent, PO Box 5008, Carol Stream, IL 60197-5008
15010938	Email/Text: mrdiscen@discover.com	May 26 2022 23:54:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15051679	Email/Text: cashiering-administrationservices@flagstar.com	May 26 2022 23:55:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
15005988	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	May 26 2022 23:55:00	First National Bank Of Pa, 4140 East State Street, Hermitage, PA 16148-3401
15005989	+ Email/Text: cashiering-administrationservices@flagstar.com	May 26 2022 23:55:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI

District/off: 0315-1

User: auto

Page 2 of 3

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15005990	+ Email/Text: bankruptcy@avadynhealth.com	May 26 2022 23:55:00	48098-2639 H & R Accounts Inc, 7017 John Deere Parkway, Moline, IL 61265-8072
15005984	Email/PDF: ais.chase.ebn@aisinfo.com	May 26 2022 23:54:24	Chase Card, PO Box 15298, Wilmington, DE 19850
15005991	+ Email/Text: PBNCNotifications@peritussservices.com	May 26 2022 23:54:00	Kohls / Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15043226	Email/PDF: resurgentbknofications@resurgent.com	May 26 2022 23:54:29	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15005993	+ Email/Text: mwetherbee@mmchs.org	May 26 2022 23:55:00	Meadville Medical Center, 1034 Grove Street, Meadville, PA 16335-2945
15052411	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2022 23:55:00	PNC BANK, N.A., P.O. BOX 94982, CLEVELAND, OH 44101
15005994	Email/Text: Bankruptcy.Notices@pnc.com	May 26 2022 23:55:00	Pnc Bank, N.a., Po Box 3180, Pittsburgh, PA 15230
15049612	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	May 26 2022 23:53:45	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15005995	+ Email/PDF: gecsedl@recoverycorp.com	May 26 2022 23:54:03	Synco / Walmart, Po Box 965024, Orlando, FL 32896-5024
15037766	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 26 2022 23:55:00	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
15005996	Email/Text: RPSBankruptcyBNCNotification@usbank.com	May 26 2022 23:55:00	Us Bank, Po Box 5227, Cincinnati, OH 45201

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Flagstar Bank as servicer for New Residential Mort
cr		New Residential Mortgage LLC
cr		U.S. BANK NATIONAL ASSOCIATION
cr	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC BANK N.A., PO BOX 94982, CLEVELAND, OH 44101

TOTAL: 3 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 28, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0315-1

User: auto

Page 3 of 3

Date Rcvd: May 26, 2022

Form ID: pdf900

Total Noticed: 29

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 25, 2022 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor Flagstar Bank as servicer for New Residential Mortgage LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor New Residential Mortgage LLC bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Debtor William Joseph Armstrong dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Maria Miksich	on behalf of Creditor New Residential Mortgage LLC mmiksich@kmlawgroup.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com
Stephen Russell Franks	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION amps@manleydeas.com

TOTAL: 7